

# Federal Poverty Level (FPL)

A measure of income issued every year by the Department of Health and Human Services (HHS). Federal poverty levels are used to determine your eligibility for certain programs and benefits, including savings on Marketplace health insurance, and Medicaid and CHIP coverage.

The 2017 federal poverty level (FPL) income numbers below are used to calculate eligibility for Medicaid and the Children's Health Insurance Program (CHIP). 2016 numbers are slightly lower, and are used to calculate savings on Marketplace insurance plans for 2017.

- \$12,060 for individuals
- \$16,240 for a family of 2
- \$20,420 for a family of 3
- \$24,600 for a family of 4
- \$28,780 for a family of 5
- \$32,960 for a family of 6
- \$37,140 for a family of 7
- \$41,320 for a family of 8

Federal Poverty Level amounts are higher in Alaska and Hawaii. [See all HHS poverty guidelines for 2017](http://aspe.hhs.gov/poverty-guidelines) (<http://aspe.hhs.gov/poverty-guidelines>).

## How federal poverty levels are used to determine eligibility for reduced-cost health coverage

- **Income between 100% and 400% FPL:** If your income is in this range, in all states you qualify for premium tax credits that lower your monthly premium for a Marketplace health insurance plan.
- **Income below 138% FPL:** If your income is below 138% FPL and your state **has** expanded Medicaid coverage, you qualify for Medicaid based only on your income.

- **Income below 100% FPL:** If your income falls below 100% FPL and your state **hasn't** expanded Medicaid coverage, you won't qualify for either income-based Medicaid or savings on a Marketplace health insurance plan. You may still qualify for Medicaid under your state's current rules.

"Income" above refers to "modified adjusted gross income" (MAGI) (</glossary/modified-adjusted-gross-income-magi/>). For most people, it's the same or very similar to "adjusted gross income" (AGI) (</glossary/adjusted-gross-income-agi/>). MAGI isn't a number on your tax return.

## Related content

- [Income levels that qualify for savings \(/lower-costs/\)](/lower-costs/)
- [Federal poverty levels for previous years \(https://aspe.hhs.gov/prior-hhs-poverty-guidelines-and-federal-register-references\)](https://aspe.hhs.gov/prior-hhs-poverty-guidelines-and-federal-register-references)
- [How income is counted for health coverage savings \(/income-and-household-information/how-to-report/\)](/income-and-household-information/how-to-report/)
- [How to find out if you qualify for Medicaid & CHIP coverage \(/medicaid-chip/\)](/medicaid-chip/)

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